

There are thirty-three "railroad schools" in Russia for the instruction of engineers, established because not very long ago it was impossible to get Russia with education enough to be insured with the higher places, and even today is day one-half of all the locomotive engineers in Russia are Germans. Twenty-two of the four road masters on the Moscow road twenty-five miles long, two did not know their letters, and had clerks to write their reports. The schools turn out all the engineers and firemen, roadmasters and telegraphers, most of them sons and grandsons of the engineers. The course of study is three years, with three years' apprenticeship. The schools are some of the best in the practice are hardly yet out of the experimental stage. One of the oldest, established in 1874, has so far twenty-five graduates in railroad service.











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Every dollar of which is pledged for payment of Policies.

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**Amount Acc-ident Claims Paid, \$1,000,000.**

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**COST OF YEARLY ACCIDENT POLICY**

Amount Weekly Insured, (Monthly)	ANNUAL PREMIUM	CLASS		
		First,	Class Ex-ceeding,	Class Medium
\$1,000	\$5.00	\$2.00	\$6.00	\$7.50
2,000	10.00	10.00	12.00	15.00
3,000	15.00	15.00	18.00	22.50
4,000	20.00	20.00	24.00	30.00
5,000	25.00	25.00	30.00	37.50
10,000	50.00	50.00	60.00	75.00

*Preferred Class Includes Clergymen, Editors, Law-  
yers, Merchants, Clerks, Bankers, Bookkeepers,  
Bachelors, etc., etc.*

*Extra Preferred Class Includes Commercial Agents*

*(Ordinary Class includes Architects, Engineers, Printers, Shoemakers, Tailors, Sign-mongers, Machinists, Operatives in Woolen Mills, etc)*

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